

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRANDY NICOLE BARTLETT

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-24461

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/15/2019 and confirmed on 12/20/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		104,490.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		104,490.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,135.21	
Trustee Fee	5,341.96	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,477.17

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 7277	0.00	53,227.54	0.00	53,227.54
	CARRINGTON MORTGAGE SERVICES LLC Acct: 7277	849.41	849.41	0.00	849.41
	FAYETTE FEDERAL EMPLOYEES FCU Acct: 28L3	22,411.44	22,411.44	2,732.68	25,144.12
					79,221.07

Priority					
	SCOTT R LOWDEN ESQ** Acct:	0.00	0.00	0.00	0.00
	BRANDY NICOLE BARTLETT Acct:	0.00	0.00	0.00	0.00
	RICE AND ASSOCIATES Acct:	3,000.00	3,000.00	0.00	0.00
	DAVID A RICE ESQ Acct:	0.00	0.00	0.00	0.00
	NICOTERO & LOWDEN PC** Acct:	0.00	0.00	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2-23	2,135.21	2,135.21	0.00	0.00
	*** NONE ***				

Unsecured					
	ECMC(*) Acct: 4694	21,545.66	3,589.06	0.00	3,589.06
	CAPITAL ONE BANK (USA) NA BY AMERIC, Acct: 4707	3,660.28	609.72	0.00	609.72
	CBCS Acct:	0.00	0.00	0.00	0.00
	UPMC HEALTH SERVICES Acct: 4694	372.44	62.04	0.00	62.04
	CBCS Acct: 3058	0.00	0.00	0.00	0.00
	CHILDRENS COMMUNITY CARE	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9387				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 8190				
	LVNV FUNDING LLC	539.16	89.81	0.00	89.81
	Acct: 9221				
	DISCOVER BANK(*)	1,930.86	321.64	0.00	321.64
	Acct: 3246				
	DR JONATHAN KRIZNER	0.00	0.00	0.00	0.00
	Acct:				
	FAYETTE FEDERAL EMPLOYEES FCU	9,496.34	1,581.89	0.00	1,581.89
	Acct: 28L1				
	IMAGING ASSOC OF GREATER PGH	0.00	0.00	0.00	0.00
	Acct: 9979				
	MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 9987				
	ONE MAIN FINANCIAL GROUP LLC - A/S/F	6,422.96	1,069.93	0.00	1,069.93
	Acct: 0082				
	PORTFOLIO RECOVERY ASSOCIATES LLC	3,451.69	574.98	0.00	574.98
	Acct: 0497				
	MIDLAND CREDIT MANAGEMENT INC	4,142.84	690.11	0.00	690.11
	Acct: 9908				
	PORTFOLIO RECOVERY ASSOCIATES LLC	4,983.35	830.12	0.00	830.12
	Acct: 8730				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,659.46	276.43	0.00	276.43
	Acct: 9546				
	LVNV FUNDING LLC	2,843.38	473.64	0.00	473.64
	Acct: 5913				
	TD BANK USA NA**	2,910.51	484.83	0.00	484.83
	Acct: 2407				
	BUREAUS INVESTMENT GROUP PORTFO	420.52	70.05	0.00	70.05
	Acct: 3856				
	UNITED STATES DEPARTMENT OF EDUC/	23,010.00	3,832.98	0.00	3,832.98
	Acct: 8581				
	DIRECTV LLC BY AMERICAN INFOSOURC	547.27	91.17	0.00	91.17
	Acct: 4541				
	MIDLAND CREDIT MANAGEMENT INC	860.61	143.36	0.00	143.36
	Acct: 3543				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 9546				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	RANDALL S MILLER & ASSOCIATES PC	0.00	0.00	0.00	0.00
	Acct:				
	HAYT HAYT & LANDAU LLC	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA**	0.00	0.00	0.00	0.00
	Acct:				
	GREGG L MORRIS ESQ++	0.00	0.00	0.00	0.00
	Acct:				
					14,791.76

TOTAL PAID TO CREDITORS

94,012.83

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	23,260.85
UNSECURED	88,797.33

Date: 11/25/2024

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

BRANDY NICOLE BARTLETT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24461

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Brandy Nicole Bartlett  
Debtor

Case No. 19-24461-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 26, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2024:

Recip ID	Recipient Name and Address
db	+ Brandy Nicole Bartlett, 420 Pearl Street, Brownsville, PA 15417-2139
15158120	+ CBCS / Childrens Hosp UPMC, P.O. Box 2724, Columbus, OH 43216-2724
15158121	+ CBCS / Mon Valley Hosp., P.O. Box 2724, Columbus, OH 43216-2724
15158122	Childrens Community Pediatrics, 112729 Perry Hwy., Wexford, PA 15090
15158127	+ Dr. Jonathan Krizner, 600 Cherry Tree Lane, Uniontown, PA 15401-8947
15158128	+ Fayette Federal Employees Credit Union, 364 Morgantown Street, Uniontown, PA 15401-4841
15158129	+ Imaging Assoc. Greater PGH, P.O. Box 90218, Pittsburgh, PA 15224-0718
15158130	+ Monongahela Valley Hosp., 1163 Country Club Road, Monongahela, PA 15063-1095
15158132	+ Portfolio Recovery / Synchrony / Care Cr, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
15158138	+ TD Bank, c/o Patenaude & Felix, 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584
15158139	+ The Bureaus Inc / Cao One Bank, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Nov 27 2024 00:18:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/Text: ECMCBKNotices@ecmc.org	Nov 27 2024 00:18:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 27 2024 01:33:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/PDF: ebn_ais@aisinfo.com	Nov 27 2024 00:15:44	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15158115	+ Email/Text: bncnotifications@pheaa.org	Nov 27 2024 00:17:00	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15187283	Email/Text: bnc-thebureaus@quantum3group.com	Nov 27 2024 00:18:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15158118	Email/Text: BKBCNMAIL@carringtonms.com	Nov 27 2024 00:16:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92806
15188635	Email/Text: BKBCNMAIL@carringtonms.com	Nov 27 2024 00:16:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
15158119	^ MEBN	Nov 27 2024 00:06:18	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15158116	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 27 2024 00:33:24	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15158117	^ MEBN	Nov 27 2024 00:12:50	Capital One Bank, c/o Hayt Hayt & Landau, 2 Industrial way West, P.O. Box 500, Eatontown, NJ

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User: auto

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			07724-0500
15162853	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 27 2024 00:16:21	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15158123	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15158124	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 27 2024 00:33:32	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15158126	Email/Text: mrdiscen@discover.com	Nov 27 2024 00:16:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15176447	Email/Text: G06041@att.com	Nov 27 2024 00:20:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15158125	+ Email/Text: pitbk@weltman.com	Nov 27 2024 00:18:00	Discover Bank, co Weltman Weinberg & Reis, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842
15161760	Email/Text: mrdiscen@discover.com	Nov 27 2024 00:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15223554	Email/Text: ECMCBKNotices@ecmc.org	Nov 27 2024 00:18:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15185527	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 27 2024 00:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15656946	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 27 2024 00:33:44	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15180493	Email/PDF: resurgentbknotifications@resurgent.com	Nov 27 2024 00:16:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15184397	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 27 2024 00:19:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15165040	Email/PDF: cbp@omf.com	Nov 27 2024 00:34:46	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15158131	+ Email/PDF: cbp@omf.com	Nov 27 2024 00:16:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15172714	+ Email/Text: bncnotifications@pheaa.org	Nov 27 2024 00:17:00	PHEAA FRN, c/o PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15175000	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 27 2024 00:34:51	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15158134	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:33:20	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15158133	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:34:13	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15158747	+ Email/PDF: ebn_ais@aisinfo.com	Nov 27 2024 00:33:49	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15158135	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:33:35	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15158136	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:15:56	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15189222	+ Email/Text: bncmail@w-legal.com	Nov 27 2024 00:19:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15158137	+ Email/Text: bncmail@w-legal.com	Nov 27 2024 00:18:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15184727	Email/Text: BNCnotices@dcmsservices.com		

District/off: 0315-2

User: auto

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		Nov 27 2024 00:18:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
16464090	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 27 2024 00:19:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S. 13TH STREET, LINCOLN NE 68508-1904
15241295	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 27 2024 00:19:00	USDOE/GLELSI, P.O. Box 530229, Atlanta, GA 30353-0229
15158140	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 27 2024 00:19:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Carrington Mortgage Services LLC
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15185599	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Brandy Nicole Bartlett ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor Carrington Mortgage Services LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Brandy Nicole Bartlett lowdenscott@gmail.com

TOTAL: 5